

PREPARED BY AND RETURN TO:  
Timothy D. Padgett, P.A.  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
TDP File No.: 16-007031

SUBSTITUTION OF TRUSTEE

Pursuant to the provisions of that certain Deed of Trust dated August 22, 2006 by Mark V. Reeder, as Trustor, to PRLAP, Inc., as Trustee, for the benefit of Bank of America, NA recorded on December 11, 2006; of record in Record Book 15, Page 733, in the office of the Register of Deeds of Lake County, Tennessee; to secure an obligation under a Promissory Note in the amount of \$35,000.00;

The undersigned, as the authorized agent of the present Beneficiary (Wilmington Savings Fund Society, FSB, DBA Christiana Trust, Not Individually but as Trustee for Hilldale Trust), does hereby remove PRLAP, Inc. as Trustee and does, pursuant to the terms of the Deed of Trust, hereby remove any Substitute Trustee or Trustees who may have been previously appointed in place of the original Trustee, and does hereby appoint and substitute Timothy D. Padgett, P.A., a Florida corporation duly authorized to conduct business in Tennessee, to serve, effective immediately, as Substitute Trustee in the Deed of Trust, and to replace the Trustee named in the Deed of Trust.

The undersigned hereby ratifies the acts of Timothy D. Padgett, P.A., heretofore or hereafter performed so long as in accordance with this appointment, the Deed of Trust and applicable law.

Beneficiary has appointed Timothy D. Padgett, P.A. as Substitute Trustee, prior to the first notice of publication as required by T.C.A. §35-5-101 and ratifies and confirms all actions taken by Timothy D. Padgett, P.A. subsequent to the date of substitution and prior to the recording of this substitution so long as in accordance with this appointment, the Deed of Trust and applicable law.

Should the undersigned become the last and highest bidder at the foreclosure sale, the substitute trustee is hereby authorized to transfer and assign said bid and convey title to whosoever the undersigned shall authorize. The statement in the successor trustee's deed that the undersigned has requested a transfer of its bid to grantee in the substitute trustee's deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereof, that the successor trustee was duly authorized and empowered to execute same.

In witness whereof, the undersigned authorized agent of the present Beneficiary has executed this document.

Dated this 8 day of December, 2016.

Wilmington Savings Fund Society, FSB,  
DBA Christiana Trust, Not Individually but  
as Trustee for Hilldale Trust by BSI  
Financial Services, Attorney in Fact



Printed name: Katie Smith

Position held: Assistant Vice President

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STATE OF Maryland  
COUNTY OF Montgomery

Before me, a Notary Public in and for said state and county, personally appeared Katie Smith with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged himself/herself to be the Assistant Vice President of BSI Financial Services as Attorney in Fact for Wilmington Savings Fund Society, FSB, DBA Christiana Trust, Not Individually but as Trustee for Hilldale Trust, the within bargainer, and that he/she as such ~~Assistant Vice President~~ executed the foregoing Instrument for the purpose therein contained, by signing the name of Wilmington Savings Fund Society, FSB, DBA Christiana Trust, Not Individually but as Trustee for Hilldale Trust, as its ~~Assistant Vice President~~

WITNESS my hand, at office, this 8 day of December, 2016.

Notary Signature: [Signature]

My Commission Expires: 9-18-2019



Claudia Adcock, Register  
Lake County Tennessee  
Rec #: 14052 Instrument #: 14234  
Rec'd: 10.00 Recorded  
State: 0.00 12/19/2016 at 10:00 AM  
Clerk: 0.00 in Record Book  
Other: 2.00 45  
Total: 12.00 Pgs 668-669

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